

United States Bankruptcy Court
Western District of Tennessee

In re **Barbrial Watson**

Debtor(s)

Case No.

Chapter

13

CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S): (H) **Barbrial Watson** S.S.# **xxx-xx-7521**
(W) S.S.#
ADDRESS: **3183 Mountain Terrace**
Memphis, TN 38127
PLAN PAYMENT: Debtor(s) to pay \$ **842.00** (weekly, every two weeks, semi-monthly, monthly)
PAYROLL DEDUCTION: OR (X) DIRECT PAY
BECAUSE:
FIRST PAYMENT DATE:
PLACE OF EMPLOYMENT: **Penske Logistics**
ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

AUTO INSURANCE:	() Not included in Plan () Included in Plan	MONTHLY PLAN PMT.
CHILD SUPPORT:	Future support through Plan to	\$ -NONE-
	Child support arrearage amount	\$ -NONE-
PRIORITY CREDITORS:	-NONE-	\$ -NONE-

HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).							
Home Loan Investment Bank	Ongoing pmt. Begin	\$ CURRENT						
	Approx. arrearage 0.00 Interest 0.00 %	\$ 0.00						
SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325{a}{5})	<table border="0" style="width: 100%;"> <tr> <th style="width: 30%;">VALUE</th> <th style="width: 30%;">RATE OF</th> <th style="width: 40%;">MONTHLY</th> </tr> <tr> <th>COLLATERAL</th> <th>INTEREST</th> <th>PLAN PMT.</th> </tr> </table>	VALUE	RATE OF	MONTHLY	COLLATERAL	INTEREST	PLAN PMT.	
VALUE	RATE OF	MONTHLY						
COLLATERAL	INTEREST	PLAN PMT.						
Autopay Services	\$ 3,469.10 5.25 %	\$ 125.00						
City of Memphis Treasurer	\$ 0.00 12.00 %	\$ 41.00						
Shelby County Trustee	\$ 0.00 12.00 %	\$ 281.00						

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Pay 21 % of these claims after above claims are paid or pay all disposable income for term of plan;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$140,897.00**TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.**Rejected Leases****-NONE-****Assumed Leases****-NONE-**

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

DEBTOR'S ATTORNEY: **Michael W. Mitchell 13350**
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